Certificate Number: 01721-PAM-DE-030564937

Bankruptcy Case Number: 14-01753



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 7, 2018, at 8:00 o'clock PM EST, Allen Lake completed a course on personal financial management given by telephone by Advantage Credit Counseling Service, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 13, 2018 By: /s/Marilou Protulipac for Terri Stocki

Name: Terri Stocki

Title: Counselor